

REMARKS

Claims 1-20, 22, 24-33, 35-54, and 56 are pending after this amendment.

Applicants have amended claim 19 in order to more particularly define the invention.

The amendments and remarks presented herein are in response to the Office Action dated March 10, 2003, which has been made final. The Examiner rejected claim 19 as lacking sufficient antecedent basis for "the converted transaction." The Examiner rejected claim 20 as being based on a rejected parent claim (claim 19). Applicants have amended claim 19 in order to provide sufficient antecedent basis. Accordingly, claims 19 and 20 are now respectfully submitted to be in condition for allowance.

The Examiner allowed claims 1-18, 22, 24, 33, 35-54, and 56.

On the basis of the above amendments, consideration of this application and the early allowance of all claims herein are requested.

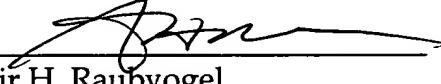
On the basis of the above remarks, consideration of this application and the early allowance of all claims herein are requested. Should the Examiner feel that outstanding issues remain and that a telephone interview would be productive in

advancing this patent application, the Examiner is invited to telephone Applicants' representative at the number shown below.

Favorable action is solicited.

Respectfully submitted,  
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